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Date: April 27, 2004

Name: Melissa Scanzillo

Signature: *Melissa Scanzillo*  
Clifford Chance US LLP

Docket No. 3499-218

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of: David Lawrence

Filed: February 12, 2002

Group Art Unit: 2165

Serial No: 10/074,584

Examiner: to be determined

For: RISK MANAGEMENT CLEARINGHOUSE

**INFORMATION DISCLOSURE STATEMENT**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

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Sir:

In order to comply with 37 CFR 1.97 and 1.98, attached hereto is Form PTO-1449 and copies of the non-U.S. patent documents listed thereon.

Applicants respectfully request the Examiner's consideration of the cited reference and entry into the record of this application and that it be cited of record in the prosecution history of the present application by initialing Form PTO-1449 next to the document. Such initialing is requested even if the Examiner does not consider a cited document to be sufficiently pertinent to use in a rejection, or otherwise does not consider it to be prior art for any reason, or even if the Examiner does not believe that the guidelines for citation have been fully complied with. This is requested so that each document becomes listed on the face of the patent issuing on the present application.

The present Information Disclosure Statement is being submitted in compliance with 37 CFR 1.56, but the citation of such document is not to be construed as an admission that such document is necessarily relevant or prior art. No representation is intended that the cited documents represent the results of a complete search, and it is anticipated that the Examiner, in the normal course of examination, will make an independent search and will determine the best prior art consistent with 37 CFR 1.104 and, in the course of each search, will review for relevance every document cited on the attached form even if not initialed.

04/30/2004 JADD01 00000043 500521 10074584

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Also enclosed is a Foreign Search Report issued on October 1, 2003 for a foreign counterpart of the present patent application, in which the presently disclosed references were cited. Since a translation of the Search Report is also enclosed, it is believed that the applicants in the above-identified patent application have now met the "concise explanation" requirement of 35 C.F.R. 1.98.

In accordance with 37 C.F.R. § 1.97(c), the Commissioner is authorized to charge the statutory fee of \$180.00 under 37 C.F.R. §1.17(p) and any additional fees required in connection with this submission or to credit any overpayment to Deposit Account No. 50-0521. A duplicate copy of this document is enclosed.

Respectfully submitted,

Date:

4-27-04



Charles S. Kwalwasser  
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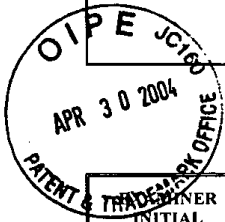
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## INFORMATION DISCLOSURE STATEMENT

Inventors: David Lawrence

(Use several sheets if necessary)

Docket No. 3499-218



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Inventors: David Lawrence

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Inventors: David Lawrence

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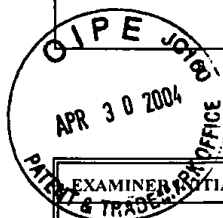
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FORM PTO-1449 U.S. Department of Commerce Patent and Trademark Office	Serial No. 10/074,584
INFORMATION DISCLOSURE STATEMENT	Inventors: David Lawrence
(Use several sheets if necessary)	Docket No. 3499-218



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EXAMINER INITIAL	DOCUMENT NUMBER	DATE	COUNTRY	TRANSLATION
	WO 00/75836	12/14/00	PCT	Yes
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	Inventors: David Lawrence
	Docket No. 3499-218

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EXAMINER	DATE CONSIDERED
EXAMINER: Initial if citation considered, whether or not citation is in conformance with M.P.E.P. 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	

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